

27. Previously canceled

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29. Previously canceled

REMARKS

This Amendment is submitted in response to the Examiner's Action dated November 21, 2002, having a shortened statutory period set to expire December 21, 2002, extended to January 21, 2003.

In that action, the Examiner notes that the proposed drawing correction and/or proposed substitute sheets of drawings filed on September 29, 2002 have been disapproved. Applicant submitted, pursuant to the instructions of PTO-948, a proposed drawing correction which is a correction other than an informality noted by the Draftsperson. That proposed drawing correction was the addition of the legend "prior art" to Figure 1B and the correction of errors in the legends of two elements within Figure 4B.

Applicant has recently conducted a telephonic interview with the Examiner concerning the Examiner's disapproval of these corrections and the courtesies extended by the Examiner to the undersigned attorney during that interview are gratefully acknowledged. It is Applicant's belief that these proposed corrections will be approved by the Examiner upon further consideration and corrected drawings will be submitted thereafter.

Next, the Examiner notes a belief that the drawings remain deficient under 37 CFR § 1.83(a) in that the drawings do not, in the opinion of the Examiner, show every feature specified in the claims. Specifically, the Examiner points out various "instructions" and "means" set forth within the claims. Applicant once again urges the Examiner to consider that the "instructions" and "means" set forth within those claims are implemented within software or firmware and as such, cannot be accurately illustrated within the drawings other than by the display of a computer system and the illustration of a logic flowchart or other representation of the software process.

Applicant once again points out respectfully to the Examiner that it is well settled in the law that patent specifications are drafted in order to depict the claimed invention to one having

ordinary skill in the art. Applicant once again urges the Examiner to consider that one having ordinary skill in the electronics art upon reference to the foregoing specification will immediately comprehend the meaning of the "instructions" and various "means" set forth within the claims.

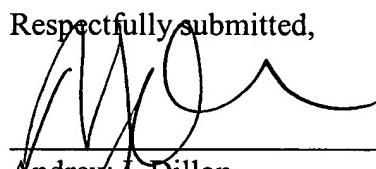
Further, Applicant once again respectfully urges the Examiner to consider that the Court of Appeals for the Federal Circuit, in this precise factual situation in *In re Hayes Micro Computer Products, Inc.* Patent Litigation 25 U.S.P.Q.2d 1241. In that case an alleged infringer argued that the Applicants patent was invalid for failure to include adequate drawings which did not illustrate the various "means" within that specification. The Court held that drawing such as those submitted with the present Application were "sufficient for a skilled artisan to understand the subject matter of the claimed invention. The microprocessor is identified as element 55 in Figure 1B of the Specification. On the facts in this case, no more need to be included in the drawings to satisfy the description requirement."

Applicant once again urges the Examiner to consider that one having ordinary skill in the art for whom this Specification is drafted will clearly comprehend that the "association means" set forth within the claims is an appropriately programmed processor, such as processor 116 within Figure 1B. Applicant further urges that this logic follows for "indication means" of Claim 11 and that the computer program product "instructions set" forth within the other claims are similarly illustrated within the drawings by virtue of the high level logic flowcharts and processors depicted therein.

Applicant also notes that the Examiner, for the first time in the present prosecution, raises the issue of 35 U.S.C. § 101 with respect to at least Claim 1. Based upon a careful consideration of the Examiner's comments Applicant has amended Claim 1 to make it clear that the method recited therein is clearly directed to a method that is "computer implemented" and thus it should be clear that this method falls within the scope of statutory subject matter as defined by 35 U.S.C. § 101. Entry of this amendment and a withdrawal of any rejection of these claims based upon a non-statutory subject matter is therefore respectfully requested.

A request for a 1 month extension of time and a check for the appropriate fee are enclosed herewith. No additional extension of time is believed to be required; however, should an additional extension of time be required, please consider that extension requested and please charge the fee for that extension, as well as any other fee necessary to further the prosecution of this application to IBM DEPOSIT ACCOUNT NO. 09-0447.

Respectfully submitted,



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REDACTED CLAIMS:

1. (Amended) A method of facilitating account statement reconciliation, said method comprising the computer implemented steps of:

associating selected transactions within data records within a computer for an account to form a persistent transaction group within the account data records, wherein the transaction group may be treated both as a single transaction and as a plurality of individual transactions by a user, wherein the selected transactions were paid or deposited together; and

displaying within a computer a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

2. Previously canceled

3. Previously canceled

4. (Unchanged) The method of Claim 1, further comprising:

displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

5. (Unchanged) The method of Claim 1, further comprising:

forming a plurality of transaction groups within the data records for the account; and
displaying a total for each transaction group within the plurality of transaction groups.

6. (Unchanged) The method of Claim 5, further comprising:

identifying unreconciled transactions within data records for the account;

determining whether the unreconciled transactions include at least one transaction from a transaction group; and

reconciling each transaction group containing unreconciled transactions to a corresponding transaction record within the external account statement utilizing the transaction group total.

7. Previously canceled

8. (Unchanged) An apparatus for facilitating account statement reconciliation, comprising:

association means for persistently associating selected transactions within data records for an account to form a transaction group which may be selectively treated as a single transaction, wherein the selected transactions were paid or deposited together; and

display means for displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

9. Previously canceled

10. Previously canceled

11. (Unchanged) The apparatus of Claim 8, further comprising:

indication means for displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

12. Previously canceled

13. Previously canceled

14. Previously canceled

15. (Unchanged) A computer program product for use with a data processing system, comprising:

first instructions on the computer usable medium for associating selected transactions within data records for an account to form a persistent transaction group having a data record distinct from data records for the selected transactions, allowing the transaction group to be selectively treated as a single transaction and as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and

second instructions on the computer usable medium for displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

16. Previously canceled

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18. (Unchanged) The computer program product of Claim 8, further comprising:

third instructions on the computer usable medium for displaying a visual indicator of the association of the selected transactions within the transaction group when the selected transactions within the transaction group are individually displayed.

19. Previously canceled

20. Previously canceled

21. (Unchanged) An Internet client, comprising:

a data processing system receiving and transferring data over the Internet; and

records for account transactions stored within the data processing system, the records including at least one transaction group record persistently maintaining an association of records for selected transactions within the account transactions which were paid or deposited together, the at least one transaction group record allowing the selected transactions to be selectively

treated as a single transaction and as a plurality of individual transactions, wherein the at least one transaction group record includes

- a transaction identifier,
- a transaction date,
- a transaction description, and
- a transaction amount

for each transaction within the transaction group, together with a transaction group amount equaling the total for the transaction group.

22. Previously canceled

23. (Unchanged) The Internet client of Claim 21, wherein the data processing system further comprises:

means for displaying a visual indicator of the transaction group in a display of the records for the selected transactions.

24. Previously canceled

25. (Unchanged) An Internet server, comprising:

- a data processing system receiving and transferring data over the Internet;
- a storage device maintaining account transaction records for an account; and
- software operable in the data processing system for:

receiving an external request for transaction records for the account over the Internet;

comparing the external transaction records to the account transaction records, wherein the external transaction records include transaction groups for transactions paid or deposited together, each transaction group including

- a transaction identifier,
- a transaction date,
- a transaction description, and
- a transaction amount

for each transaction within the transaction group, together with a total for the transaction group, wherein each transaction group is compared as a single transaction to the account transaction records utilizing the total for the transaction group;

transmitting the account records over the Internet; and

transmitting a signal over the Internet for initiating a determination of whether the account records includes a match to a total for a transaction group.

26. (Unchanged) A method of automatically reconciling account transaction records with user transaction records over the Internet, comprising:

transmitting information regarding an account from a server over the Internet to a user unit;

comparing the information regarding the account to corresponding information from the user transaction records, wherein the user transaction records include transaction group records for transaction groups of selected transactions which were paid or deposited together, each transaction group record including

- a transaction identifier,
- a transaction date,
- a transaction description, and
- a transaction amount

for each transaction within the transaction group, together with a total for the transaction group, wherein transaction group records are compared as a single transaction for the total for the transaction group to the information regarding the account;

determining matches between the account information and the user transaction records at the user unit;

identifying transaction groups for which a match to the total for the transaction group by account information is determined; and

altering a state associated with user transaction records for individual transactions within the transactions groups.

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